

Date signed May 07, 2009



A handwritten signature in cursive script that reads "Paul Mannes".

PAUL MANNES
U. S. BANKRUPTCY JUDGE

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
at Greenbelt**

IN RE:

JOSEPH ADJEI

Debtor

Case No. 08-24126PM
Chapter 13

MEMORANDUM OF DECISION

This case came before the court for confirmation on Debtor's Chapter 13 Plan filed November 17, 2008. The Trustee did not recommend confirmation of the Plan because of its failure to deal with claims held by Frederick County, Maryland, and by Saxon Mortgage. The claim of Frederick County, Maryland, filed November 17, 2008, reflects a statutory lien in the sum of \$3,589.92 for taxes for the year 2009.

Saxon Mortgage filed a claim in the amount of \$73,054.00 as the holder of a claim secured by lien on Debtor's residence. Debtor filed a timely Motion to avoid the lien in accordance with the procedure set forth in Local Bankruptcy Rule 3012-1, serving the individual who signed the proof of claim as required by LBR 3012-1(b)(3). However, Debtor failed to serve the Registered Agent of Saxon Mortgage, CSC Lawyers Incorporating Service Co. For that reason, the court will enter an order denying the Motion without prejudice to reconsideration upon completion of service of process upon Saxon Mortgage.

cc:

Joseph Adjei, 541 Primus Court, Frederick, Md 21703

William Blagoege, Esq., 1629 K Street, NW, Suite 300, Washington, DC 20006

Lori L. Decker, Director of Treasury, Frederick County, 30 N. Market St., Frederick MD 21701

Saxon Mortgage

(1) Coey M. Robertus, 1270 Northland Drive, Suite 200, Mendota Heights, MN 55120

(2) CSC-Lawyers Incorporating Service Co., 7 St. Paul Street, #1660, Baltimore MD 21202

End of Memorandum